

UNITED STATES BANKRUPTCY COURT

Southern District of New York (Manhattan)

In re Residential Capital, LLC
Debtor

Case No. 12-12020
Chapter 11

Notice of Mortgage Payment Change

If you file a claim secured by a security interest in the debtor's principal residence provided for under the debtor's plan pursuant to § 1322(b)(5), you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: JP Morgan Chase Bank N.A.

Court claim no. (if known): _____

Last four digits of any number you
use to identify the debtor's account: _____

1962

Date of payment change:

Must be at least 21 days after date of this notice

10/01/2013

New total payment:

Principal, interest, and escrow, if any

\$3,185.92

Part 1: Escrow Account Payment Adjustment

Will there be a change in the debtor's escrow account payment?

☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law.

Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \$694.60

New escrow payment: \$694.60

Part 2: Mortgage Payment Adjustment

Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?

☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law.

If a notice is not attached, explain why:

Current interest rate: _____

New interest rate: _____

Current principal and interest payment: _____

New principal and interest payment: _____

Part 3: Other Payment Change

Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: _____

New mortgage payment: _____

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this Supplement applies.

Check the appropriate box:



I am the creditor.



I am the creditor's authorized agent.

(Attach a copy of power of attorney, if any.)

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

X

/s/ Andrew Fulenchek

Date 08/08/2013

Unit Manager Home Equity BK

(Approved by: Marlene Slade)

Print: Andrew Fulenchek

Title Unit Manager Home Equity BK

(Approved by: Marlene Slade)

Company JPMorgan Chase Bank, N.A.

Specific Contact Information:

Address Chase Records Center Attn: Correspondence Mail

Phone: 866-243-5851

Mail Code LA4-5555 700 Kansas Lane

Email: gm.bk.escalated@jpmchase.com

Monroe, LA 71203

56571-99c5b8f1-bc98-4eca-8ac3-83d2c7538815

UNITED STATES BANKRUPTCY COURT

Southern District of New York (Manhattan)

Chapter 11 No. 12-12020

Judge: Judge Martin Glenn

In re:

Residential Capital, LLC

Debtor(s).

CERTIFICATE OF SERVICE

I hereby certify that on August 08, 2013, I have served a copy of this Notice and all attachments to the following by U.S. Mail, postage pre paid, or via filing with the US Bankruptcy Court's CM ECF system.

Debtor: Residential Capital, LLC
1177 Avenue of the Americas
New York, NY 10036

Debtor's Attorney: Stefan W. Engelhardt
Morrison & Foerster LLP
1290 Avenue of the Americas
New York, NY 10104

Trustee: Wilmington Trust, National Association

/s/ Bill Taylor

Authorized Agent



Annual Escrow Account Disclosure Statement

Chase Customer Care: Toll Free 1-800-848-9136 English/Español

Hearing Impaired (TDD): 1-800-582-0542

Military Service Members (SCRA): 1-877-469-0110

PAUL M GHONDA
MBANGU B MPASSI
1716 CONEY ISLAND AVE STE 5R
C/O LITVIN LAW FIRM
BROOKLYN, NY 11230

Loan Summary

Loan Number: [REDACTED]
Principal Balance: \$289,618.48
Escrow Balance: -\$36,449.60
Next Payment Due: 09/01/2008

Statement Date

07/09/2013

Property Address:

619 BLUEBIRD DR
BOLINGBROOK, IL 60440

Prior Payment Breakdown

Principal and Interest : \$2,491.32
Escrow: \$694.60
Total Payment: \$3,185.92

New Payment Breakdown Effective

10/01/2013
Principal and Interest: \$2,491.32
Escrow: \$694.60
Total Payment: \$3,185.92

ESCROW ACCOUNT HISTORY

Keep this statement for your records. This history compares the escrow activity that was projected for the past period with your actual escrow activity. Because taxes and insurance premiums were projections, the actual amounts paid may be different.

Comparing Projections to Actual Payments						Actual Escrow Activity		
Prior Year Projections						Payment To Escrow	Payment From Escrow	Escrow Balance
Disb. Type	Month	Loan Next Due Date	Payment To Escrow	Payment From Escrow	Escrow Balance			
Starting Balance:	07/01/2013				-\$36,381.78			
					-\$36,381.78			-\$36,381.78
	06/01/2012	06/01/2012	\$694.60		-\$35,687.18			-\$36,381.78
FHA/PMI	06/01/2012			\$67.82	-\$35,755.00			-\$36,381.78
	07/01/2012	07/01/2012	\$694.60		-\$35,060.40			-\$36,381.78
FHA/PMI	07/01/2012			\$67.82	-\$35,128.22			-\$36,381.78
	08/01/2012	08/01/2012	\$694.60		-\$34,433.62			-\$36,381.78
FHA/PMI	08/01/2012			\$67.82	-\$34,501.44			-\$36,381.78
	09/01/2012	09/01/2012	\$694.60		-\$33,806.84			-\$36,381.78
FHA/PMI	09/01/2012			\$67.82	-\$33,874.66			-\$36,381.78
	10/01/2012	10/01/2012	\$694.60		-\$33,180.06			-\$36,381.78
FHA/PMI	10/01/2012			\$67.82	-\$33,247.88			-\$36,381.78
	11/01/2012	11/01/2012	\$694.60		-\$32,553.28			-\$36,381.78
FHA/PMI	11/01/2012			\$67.82	-\$32,621.10			-\$36,381.78
	12/01/2012	12/01/2012	\$694.60		-\$31,926.50			-\$36,381.78
FHA/PMI	12/01/2012			\$67.82	-\$31,994.32			-\$36,381.78
	01/01/2013	01/01/2013	\$694.60		-\$31,299.72			-\$36,381.78
FHA/PMI	01/01/2013			\$67.82	-\$31,367.54			-\$36,381.78
	02/01/2013	02/01/2013	\$694.60		-\$30,672.94			-\$36,381.78
FHA/PMI	02/01/2013			\$67.82	-\$30,740.76			-\$36,381.78
	03/01/2013	03/01/2013	\$694.60		-\$30,046.16			-\$36,381.78
FHA/PMI	03/01/2013			\$67.82	-\$30,113.98			-\$36,381.78
	04/01/2013	04/01/2013	\$694.60		-\$29,419.38			-\$36,381.78
FHA/PMI	04/01/2013			\$67.82	-\$29,487.20			-\$36,381.78
	05/01/2013	05/01/2013	\$694.60		-\$28,792.60			-\$36,381.78
FHA/PMI	05/01/2013			\$67.82	-\$28,860.42			-\$36,381.78
FHA/PMI	07/02/2013				-\$28,860.42		\$67.82	-\$36,449.60
COUNTY TAX	08/01/2013				-\$28,860.42		\$3,136.18 **	-\$39,585.78
FHA/PMI	08/02/2013				-\$28,860.42		\$67.82 **	-\$39,653.60
FHA/PMI	09/02/2013				-\$28,860.42		\$67.82 **	-\$39,721.42
	09/01/2008	09/01/2008			-\$28,860.42	\$0.02 *		-\$39,721.40
	10/01/2008	10/01/2008			-\$28,860.42	\$0.02 *		-\$39,721.38
	11/01/2008	11/01/2008			-\$28,860.42	\$0.02 *		-\$39,721.36
	12/01/2008	12/01/2008			-\$28,860.42	\$0.02 *		-\$39,721.34
	01/01/2009	01/01/2009			-\$28,860.42	\$0.02 *		-\$39,721.32
	02/01/2009	02/01/2009			-\$28,860.42	\$0.02 *		-\$39,721.30
	03/01/2009	03/01/2009			-\$28,860.42	\$0.02 *		-\$39,721.28
	04/01/2009	04/01/2009			-\$28,860.42	\$0.02 *		-\$39,721.26
	05/01/2009	05/01/2009			-\$28,860.42	\$0.02 *		-\$39,721.24
	06/01/2009	06/01/2009			-\$28,860.42	\$0.02 *		-\$39,721.22
	07/01/2009	07/01/2009			-\$28,860.42	\$0.02 *		-\$39,721.20
	08/01/2009	08/01/2009			-\$28,860.42	\$0.02 *		-\$39,721.18

Prior Year Projections						Actual Escrow Activity		
Disb. Type	Month	Loan Next Due Date	Payment To Escrow	Payment From Escrow	Escrow Balance	Payment To Escrow	Payment From Escrow	Escrow Balance
	09/01/2009	09/01/2009			-\$28,860.42	\$0.02 *		-\$39,721.16
	10/01/2009	10/01/2009			-\$28,860.42	\$0.02 *		-\$39,721.14
	11/01/2009	11/01/2009			-\$28,860.42	\$0.02 *		-\$39,721.12
	12/01/2009	12/01/2009			-\$28,860.42	\$0.02 *		-\$39,721.10
	01/01/2010	01/01/2010			-\$28,860.42	\$0.02 *		-\$39,721.08
	02/01/2010	02/01/2010			-\$28,860.42	\$0.02 *		-\$39,721.06
	03/01/2010	03/01/2010			-\$28,860.42	\$0.02 *		-\$39,721.04
	04/01/2010	04/01/2010			-\$28,860.42	\$0.02 *		-\$39,721.02
	05/01/2010	05/01/2010			-\$28,860.42	\$0.02 *		-\$39,721.00
	06/01/2010	06/01/2010			-\$28,860.42	\$0.02 *		-\$39,720.98
	07/01/2010	07/01/2010			-\$28,860.42	\$0.02 *		-\$39,720.96
	08/01/2010	08/01/2010			-\$28,860.42	\$0.02 *		-\$39,720.94
	09/01/2010	09/01/2010			-\$28,860.42	\$0.02 *		-\$39,720.92
	10/01/2010	10/01/2010			-\$28,860.42	\$0.02 *		-\$39,720.90
	11/01/2010	11/01/2010			-\$28,860.42	\$0.02 *		-\$39,720.88
	12/01/2010	12/01/2010			-\$28,860.42	\$0.02 *		-\$39,720.86
	01/01/2011	01/01/2011			-\$28,860.42	\$0.02 *		-\$39,720.84
	02/01/2011	02/01/2011			-\$28,860.42	\$0.02 *		-\$39,720.82
	03/01/2011	03/01/2011			-\$28,860.42	\$0.02 *		-\$39,720.80
	04/01/2011	04/01/2011			-\$28,860.42	\$0.02 *		-\$39,720.78
	05/01/2011	05/01/2011			-\$28,860.42	\$0.02 *		-\$39,720.76
	06/01/2011	06/01/2011			-\$28,860.42	\$0.02 *		-\$39,720.74
	07/01/2011	07/01/2011			-\$28,860.42	\$0.02 *		-\$39,720.72
	08/01/2011	08/01/2011			-\$28,860.42	\$0.02 *		-\$39,720.70
	09/01/2011	09/01/2011			-\$28,860.42	\$0.02 *		-\$39,720.68
	10/01/2011	10/01/2011			-\$28,860.42	\$0.02 *		-\$39,720.66
	11/01/2011	11/01/2011			-\$28,860.42	\$0.02 *		-\$39,720.64
	12/01/2011	12/01/2011			-\$28,860.42	\$0.02 *		-\$39,720.62
	01/01/2012	01/01/2012			-\$28,860.42	\$0.02 *		-\$39,720.60
	02/01/2012	02/01/2012			-\$28,860.42	\$0.02 *		-\$39,720.58
	03/01/2012	03/01/2012			-\$28,860.42	\$0.02 *		-\$39,720.56
	04/01/2012	04/01/2012			-\$28,860.42	\$0.02 *		-\$39,720.54
	05/01/2012	05/01/2012			-\$28,860.42	\$0.02 *		-\$39,720.52
	06/01/2012	06/01/2012			-\$28,860.42	\$694.60 *		-\$39,025.92
	07/01/2012	07/01/2012			-\$28,860.42	\$694.60 *		-\$38,331.32
	08/01/2012	08/01/2012			-\$28,860.42	\$694.60 *		-\$37,636.72
	09/01/2012	09/01/2012			-\$28,860.42	\$694.60 *		-\$36,942.12
	10/01/2012	10/01/2012			-\$28,860.42	\$694.60 *		-\$36,247.52
	11/01/2012	11/01/2012			-\$28,860.42	\$694.60 *		-\$35,552.92
	12/01/2012	12/01/2012			-\$28,860.42	\$694.60 *		-\$34,858.32
	01/01/2013	01/01/2013			-\$28,860.42	\$694.60 *		-\$34,163.72
	02/01/2013	02/01/2013			-\$28,860.42	\$694.60 *		-\$33,469.12
	03/01/2013	03/01/2013			-\$28,860.42	\$694.60 *		-\$32,774.52
	04/01/2013	04/01/2013			-\$28,860.42	\$694.60 *		-\$32,079.92
	05/01/2013	05/01/2013			-\$28,860.42	\$694.60 *		-\$31,385.32
	06/01/2013	06/01/2013			-\$28,860.42	\$694.60 *		-\$30,690.72
	07/01/2013	07/01/2013			-\$28,860.42	\$694.60 *		-\$29,996.12
	08/01/2013	08/01/2013			-\$28,860.42	\$694.60 *		-\$29,301.52
	09/01/2013	09/01/2013			-\$28,860.42	\$694.60 *		-\$28,606.92
Total			\$8,335.20	\$813.84		\$11,114.50	\$3,339.64	

* Anticipated monthly escrow amount
** Anticipated escrow disbursement

GENERAL ESCROW INFORMATION

This section lists the items that are to be paid from the escrow account, the new projection amount that is expected required escrow (usually 1/12 of the annual bill to paid in the coming 12 months), and the monthly required escrow amount.

Description	Due Date	Amount
MIP PMT	10/01/2013	\$813.84
HOMEOWNER IN	02/01/2014	\$1,249.00
COUNTY TAX	05/01/2014	\$3,136.18
COUNTY TAX	08/01/2014	\$3,136.18

REQUIRED RESERVE

Section 10 of the Real Estate Settlement Procedures Act (RESPA) authorizes lenders to collect and maintain up to one-sixth of your total disbursements in your escrow account at all times. The required reserve is used to cover increased tax and insurance disbursements. We do not cushion for mortgage insurance or optional products.

Total Monthly Required Escrow \$694.60
Total Required Reserve \$1,253.56

PROJECTIONS FOR COMING YEAR

This is an estimate of activity projected for your escrow account during the coming year. The Target Balance is the beginning balance necessary to bring your escrow account at its lowest point during the next 12 months to zero plus the allowed required reserve.

**Indicates the Lowest Projected Balance in your account during the next 12 months. Some escrow accounts may be billed for periods longer than one year. The account balance may not reach its Lowest Projected Balance this year because one of the escrow items may be on a three-year cycle.

Escrow Line Item Description	Payment Date	Per Payment Escrow Deposit	Disbursement Amount	Escrow Balance	Required Escrow Balance
Starting Bal				-\$28,606.92	\$1,880.34
PAYMENT	10/01/2013	\$694.60		-\$27,912.32	\$2,574.94
MIP PMT	10/01/2013		\$67.82	-\$27,980.14	\$2,507.12
PAYMENT	11/01/2013	\$694.60		-\$27,285.54	\$3,201.72
MIP PMT	11/01/2013		\$67.82	-\$27,353.36	\$3,133.90
PAYMENT	12/01/2013	\$694.60		-\$26,658.76	\$3,828.50
MIP PMT	12/01/2013		\$67.82	-\$26,726.58	\$3,760.68
PAYMENT	01/01/2014	\$694.60		-\$26,031.98	\$4,455.28
MIP PMT	01/01/2014		\$67.82	-\$26,099.80	\$4,387.46
PAYMENT	02/01/2014	\$694.60		-\$25,405.20	\$5,082.06
MIP PMT	02/01/2014		\$67.82	-\$25,473.02	\$5,014.24
HOMEOWNER IN	02/01/2014		\$1,249.00	-\$26,722.02	\$3,765.24
PAYMENT	03/01/2014	\$694.60		-\$26,027.42	\$4,459.84
MIP PMT	03/01/2014		\$67.82	-\$26,095.24	\$4,392.02
PAYMENT	04/01/2014	\$694.60		-\$25,400.64	\$5,086.62
MIP PMT	04/01/2014		\$67.82	-\$25,468.46	\$5,018.80
PAYMENT	05/01/2014	\$694.60		-\$24,773.86	\$5,713.40
MIP PMT	05/01/2014		\$67.82	-\$24,841.68	\$5,645.58
COUNTY TAX	05/01/2014		\$3,136.18	-\$27,977.86	\$2,509.40
PAYMENT	06/01/2014	\$694.60		-\$27,283.26	\$3,204.00
MIP PMT	06/01/2014		\$67.82	-\$27,351.08	\$3,136.18
PAYMENT	07/01/2014	\$694.60		-\$26,656.48	\$3,830.78
MIP PMT	07/01/2014		\$67.82	-\$26,724.30	\$3,762.96
PAYMENT	08/01/2014	\$694.60		-\$26,029.70	\$4,457.56
MIP PMT	08/01/2014		\$67.82	-\$26,097.52	\$4,389.74
COUNTY TAX	08/01/2014		\$3,136.18	-\$29,233.70 **	\$1,253.56
PAYMENT	09/01/2014	\$694.60		-\$28,539.10	\$1,948.16
MIP PMT	09/01/2014		\$67.82	-\$28,606.92	\$1,880.34
TOTAL		\$8,335.20	\$8,335.20		

COMPUTATION OF YOUR ESCROW ACCOUNT

Escrow Surplus: Anticipated Escrow Balance is -\$28,606.92. Target Balance according to this analysis is \$1,880.34. The Anticipated Escrow Balance is greater than the Target Balance. For this reason, your account has a surplus in the amount of \$6,520.40.

Anticipated Escrow Balance	-\$28,606.92	The Anticipated Escrow Balance is subtracted from the Target Escrow Balance to determine the escrow shortage or surplus.
Minus the Target Balance	\$1,880.34	
Increased By Outstanding POC Escrow Shortage/Advance Amount	\$37,007.66	
Escrow Surplus	\$6,520.40	

Due to status of your account, we will retain your surplus.

This statement is not a request for payment. It is for informational purposes only.

Your new monthly mortgage payment for the coming year will be \$3,185.92 of which \$2,491.32 will be for principal and interest and \$694.60 will go into your escrow account. The terms of your loan may result in changes to the monthly principal and payments during the year.

Important Message

To the extent your original obligation was discharged, or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code, this statement is for compliance and/or informational purposes only and does not constitute an attempt to collect a debt or to impose personal liability for such obligation. If your payments are being made through a bankruptcy trustee, please provide this information statement to the trustee. This amount does not reflect any actual shortage that might have been included in any pre-petition arrearage bankruptcy claim.